



TAKE CHARGE OF YOUR HEALTH; Lower Your Out-of-Pocket Costs

We encourage you to take charge of your health and avail yourself of ways of lowering your out-of-pocket costs:

- **Work with your Primary Care Provider (PCP)** to navigate the health care system.
- **Seek care from Tier 1 and Tier 2 specialists.** Over 150 million de-identified claims have been analyzed for differences in how physicians perform on nationally recognized measures of quality and/or cost efficiency. You pay the lowest copay for the highest-performing doctors:
 - ★★★ Tier 1 (excellent)
 - ★★ Tier 2 (good)
 - ★ Tier 3 (standard)
- If you are in a tiered hospital plan and have a planned hospital admission, talk with your doctor about whether a **Tier 1 hospital** would make sense.

- Use **urgent care facilities and retail minute clinics** instead of the emergency room for urgent (non-emergency) care.
- Make copies and **bring the prescription drug formulary** from your plan's website with you to all doctor visits.
- **Use your health plan's online cost comparison tool** to shop for health care services in advance. Some GIC plans even give you a check when you use this tool and select a lower-priced provider.
- Consider **enrolling in a Limited Network Plan** to save money on your monthly premium.
- Read about ways to **take charge of your health**; the GIC's website has a wealth of articles and links to additional resources: mass.gov/gic/yourhealth.
- **Eat healthy, exercise regularly, don't smoke, and find ways to de-stress.**

For more information about specific plan benefits, participating doctors, hospitals and other providers, contact the plan.

HEALTH INSURANCE		
Fallon Health Direct Care Select Care	1.866.344.4442	fallonhealth.org/gic
Health New England	1.800.842.4464	hne.com/gic
Neighborhood Health Plan NHP Prime	1.866.567.9175	nhp.org/gic
UniCare State Indemnity Plan/ Basic	1.800.442.9300	unicarestatementplan.com
• Prescription Drugs (<i>CVS Caremark</i>)	1.877.876.7214	caremark.com/gic
• Mental Health/Substance Abuse and EAP (<i>Beacon Health Options</i>)	1.855.750.8980	beaconhealthoptions.com/gic

PARTICIPATING TOWNS AND SCHOOL DISTRICTS



According to Massachusetts Law Chapter 32B, the following cities, towns and school districts participate in the GIC's Retired Municipal Teacher (RMT) benefit program.

Amesbury	Martha's Vineyard Regional SD	Rockport
Barnstable	Milton	Rutland
Billerica	Montague	Salisbury
Blackstone Valley Regional SD	Narragansett Regional SD	Shawsheen Regional SD
Bourne	Newbury	Spencer
Braintree	North Adams	Stoughton
Bridgewater	North Attleboro	Upper Cape Cod Regional SD
Dedham	North Middlesex Regional SD	Wareham
Dennis	Norwell	West Bridgewater
Eastham	Paxton	West Springfield
Everett	Pioneer Valley Regional SD	Westfield
Granby	Plainville	Whitman-Hanson SD
Greater Lawrence Regional SD	Quabbin Regional SD	Wilbraham
Harvard	Rehoboth	Woburn
Holyoke	Revere	
Hudson	Rockland	



**Commonwealth of Massachusetts
Group Insurance Commission**

*Your
Benefits
Connection*

Group Insurance Commission
P.O. Box 8747, Boston, MA 02114
617.727.2310 • TDD/TTY: 617.227.8583
mass.gov/gic

 Recycled Paper

2016-2017

GIC HEALTH PLANS

Benefits At-A-Glance

**NON-MEDICARE
RETIRED MUNICIPAL TEACHERS (RMTs)
AND ELDERLY GOVERNMENTAL RETIREES (EGRs)**



Commonwealth of Massachusetts
Group Insurance Commission

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**BENEFITS EFFECTIVE
JULY 1, 2016**



ANNUAL ENROLLMENT: April 6 – May 4, 2016

- Where you live determines which plan(s) you may enroll in. See the locator map below to see which health plans are available in your area.
- See your *GIC Benefit Decision Guide* for additional eligibility details, benefit information, rates, and factors to consider when choosing a health plan.
- Contact the health plans you are considering to find out:
 - Whether your doctors and hospitals are in the network (Note: Be sure to specify the health plan's *full* name, such as "Fallon Health *Direct*" or "Fallon Health *Select*," not just "Fallon Health."); and
 - Which copay tiers your specialists and hospitals are in.
- See the GIC's website (mass.gov/gic) for additional information.



Keep in mind that even if your doctor or hospital leaves your health plan's network during the year, you **must** stay in the plan until the next annual enrollment. In the meantime, your health plan will help you find another provider.

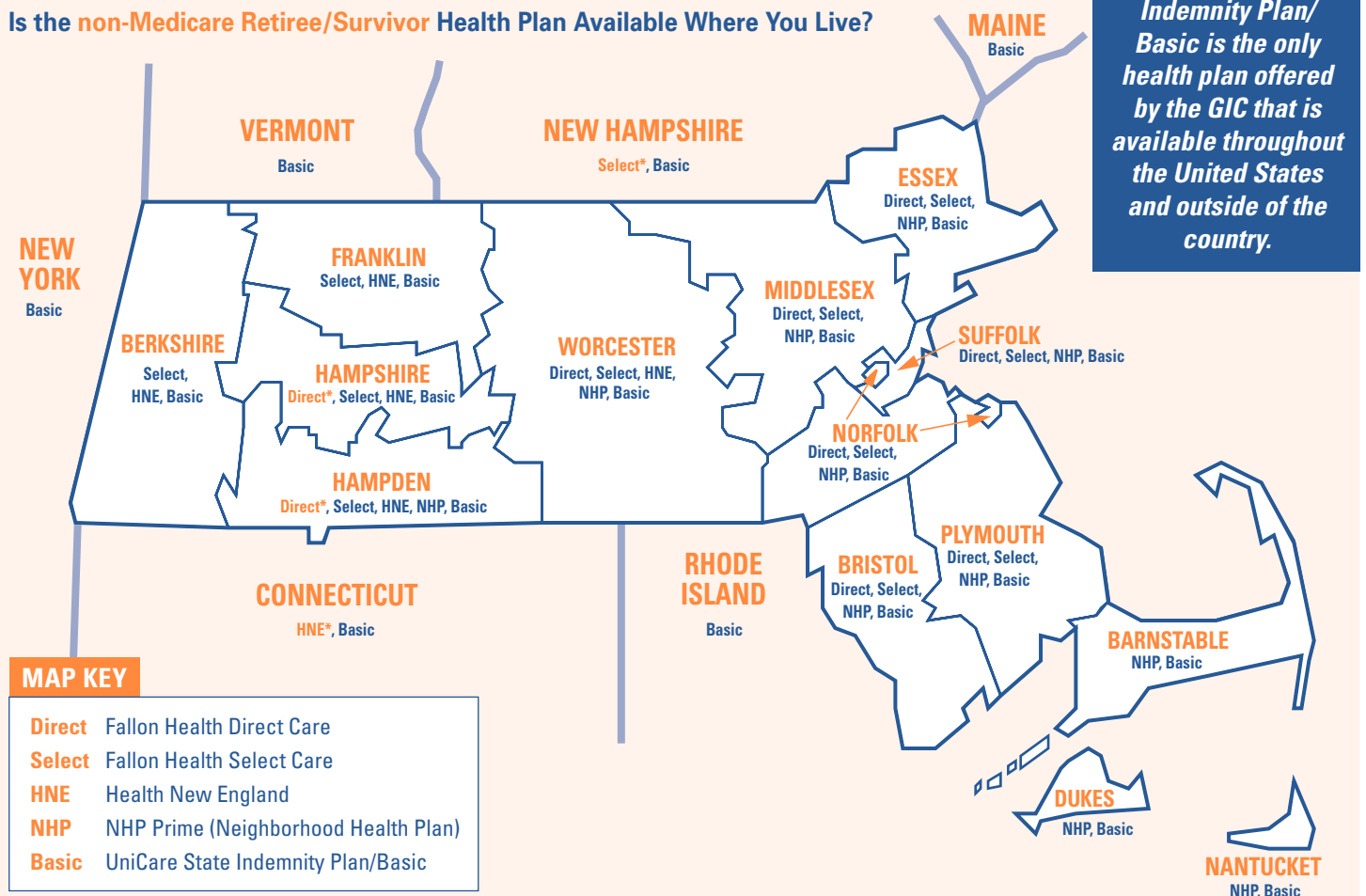
MARK THE DATE!

See our website for RMT forms and answers to frequently asked questions (mass.gov/gic/RMTs)

- GIC Retired Municipal Teachers (RMTs) **retiring in June 2016 have until June 15, 2016** to select their coverage, which becomes effective September 1, 2016. Return enrollment forms and required documentation to your benefits office.
- **Current RMTs and EGRs:** Completed forms are due to the GIC no later than Wednesday, **May 4**, for changes effective July 1, 2016.

WHERE YOU LIVE DETERMINES WHICH PLAN YOU MAY ENROLL IN.

Is the **non-Medicare Retiree/Survivor** Health Plan Available Where You Live?



* Not every city and town is covered in this county or state; contact the plan to find out if you live in the service area. The plan also has a limited network of providers in this county or state; contact the plan to find out which doctors and hospitals participate in the plan.

BENEFITS AT-A-GLANCE: COPAYS FOR NON-MEDICARE GIC RMTs *(Retired Municipal Teachers)*

This chart is a comparative overview of GIC plan benefits. See the corresponding overview information for each plan for more information. With the exception of the UniCare Indemnity Plan/Basic without CIC, see the plan handbook or contact the individual plan. For details on UniCare Indemnity Plan/Basic without CIC, contact the plan.

HEALTH PLAN	FALLON HEALTH DIRECT CARE	FALLON HEALTH SELECT CARE
PLAN TYPE	HMO	HMO
PCP Designation Required	Yes	Yes
PCP Referral to Specialist Required	Yes	Yes
Out-of-pocket Maximum		
Individual coverage	\$5,000	\$5,000
Family coverage	\$10,000	\$10,000
Fiscal Year Deductible		
Individual	\$300	\$300
Two-person family	\$600	\$600
Three- or more person family	\$900	\$900
Primary Care Provider Office Visit	\$15 per visit	\$20 per visit
Preventive Services	Most covered at 100% – no copay	Most covered at 100% – no copay
Specialist Physician Office Visit		
★★★ Tier 1 (excellent)	\$30 per visit	\$30 per visit
★★ Tier 2 (good)	\$60 per visit	\$60 per visit
★ Tier 3 (standard)	\$90 per visit	\$90 per visit
Retail Clinic and Urgent Care Center	\$15 per visit	\$20 per visit
Outpatient Mental Health and Substance Abuse Care	\$15 per visit	\$20 per visit
Emergency Room Care	\$100 per visit <i>(waived if admitted)</i>	\$100 per visit <i>(waived if admitted)</i>
Inpatient Hospital Care – Medical		Maximum one copay per person per admission
Tier 1	\$275 per admission	\$275 per admission
Tier 2	\$275 per admission	\$500 per admission
Tier 3	\$275 per admission	\$1,500 per admission
Outpatient Surgery		Maximum one copay per procedure
	\$250 per occurrence	\$250 per occurrence
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan	\$100 per scan
Prescription Drug		
Retail: up to a 30-day supply		
Tier 1	\$10	\$10
Tier 2	\$30	\$30
Tier 3	\$65	\$65
Mail Order Maintenance Drugs: up to a 90-day supply		
Tier 1	\$25	\$25
Tier 2	\$75	\$75
Tier 3	\$165	\$165

Copays for the *italicized* terms that appear in **bold** in this chart have changed effective July 1, 2016.



ception of emergency care, there are no out-of-network benefits for the GIC's HMOs. For providers, benefit details, exclusions, and limitations,

HEALTH NEW ENGLAND	NHP PRIME (Neighborhood Health Plan)	UNICARE STATE INDEMNITY PLAN/BASIC with CIC (Comprehensive)
HMO	HMO	INDEMNITY
Yes	Yes	No
No	Yes	No
\$5,000	\$5,000	\$4,000 medical & mental health/\$1,500 Rx
\$10,000	\$10,000	\$8,000 medical & mental health/\$3,000 Rx
\$300	\$300	\$300
\$600	\$600	\$600
\$900	\$900	\$900
\$20 per visit	\$20 per visit	\$20 per visit
Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay
\$30 per visit	\$30 per visit	\$30 per visit
\$60 per visit	\$60 per visit	\$60 per visit
\$90 per visit	\$90 per visit	\$90 per visit
\$20 per visit	\$20 per visit	\$20 per visit
\$20 per visit	\$20 per visit	\$20 per visit
\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)
r calendar year quarter. Waived if readmitted within 30 days in the same calendar year.		
\$275 per admission with no tiering	\$275 per admission with no tiering	\$275 per admission with no tiering
alendar quarter or four per year, depending on plan. Contact the plan for details.		
\$250 per occurrence	\$250 per occurrence	\$250 per occurrence
ximum one copay per day. Contact the plan for details.		
\$100 per scan	\$100 per scan	\$100 per scan
\$10	\$10	\$10
\$30	\$30	\$30
\$65	\$65	\$65
\$25	\$25	\$25
\$75	\$75	\$75
\$165	\$165	\$165

Out-of-pocket maximums apply to medical and mental health benefits across all health plans. Prescription drug (Rx) benefits are included in the out-of-pocket maximums in all health plans except UniCare, which has separate in-network out-of-pocket maximums for medical/mental health and prescription drugs.